

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA,)	
)	
Plaintiff,)	
)	
v.)	Civil Action No. 12-1842
)	
JANET E. SCOTT, now known as)	Judge Cathy Bissoon
JANET E. THOMA,)	
)	
Defendant.)	

ORDER

Upon consideration of Plaintiff United States of America's Motion for Default Judgment (Doc. 4), and accompanying Brief (Doc. 5), the Court hereby **ORDERS** that Plaintiff United States of America's Motion for Default Judgment is **GRANTED**.

Default Judgment is entered in favor of Plaintiff and against Defendant as set forth in Plaintiff's Proposed Order (Doc. 4-2), except paragraph 2 is deleted and replaced with:

2. That the promissory note and mortgage between Plaintiff and Defendant are foreclosed as to the real property located at 6638 Old Route 8 Valencia, PA 16059 ("Property"). Federal law applies and provides no right of redemption in the mortgagor or any other person. See United States v. LaCroix, 166 F.3d 921, 922 (7th Cir. 1999) ("Congress expressed a strong preference for expedited collection under the National Housing Act, for debtors do not receive a redemption period when these loans are foreclosed."); United States v. Scholnick, 606 F.2d 160, 167 (6th Cir. 1979) ("[U]nder federal law no such right of redemption exists."); United States v. Stadium Apartments, Inc., 425 F.2d 358, 361 (9th Cir. 1970)

(“We conclude that Congress did not adopt state redemption statutes as part of the federal law.”).

IT IS SO ORDERED.

February 26, 2013

s/ Cathy Bissoon
Cathy Bissoon
United States District Judge

cc (via ECF email notification):

All Counsel of Record